

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: David Frederick Ralls Jr

Debtor(s)

**Wilmington Savings Fund Society, FSB,
not in its individual capacity, but solely as
trustee of MFA 2023-INV1 Trust**

Movant

vs.

David Frederick Ralls Jr

Debtor(s)

Scott F. Waterman

Trustee

BK NO. 24-12228 AMC

Chapter 13

CERTIFICATE OF SERVICE

I, Denise Carlon, certify that on 3/26/2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Motion for Relief
- Notice of Motion
- Proposed Order
- Loan Documents

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated.

Dated: 3/26/2025

/s/ Denise Carlon

Denise Carlon, Esquire
Attorney I.D. 317226
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
201-549-2363
bkgroup@kmlawgroup.com

Mailing List Exhibit: (Check all that apply. If via e-mail, include e-mail address. Continue to the next page if necessary.)

Name and Address of Party Served	Relationship of Party	Via
David Frederick Ralls Jr 905 N 50th St Philadelphia, PA 19131-5101	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified mail <input type="checkbox"/> E-mail <input type="checkbox"/> CM/ECF <input type="checkbox"/> Other <hr/> (as authorized by the court *)
Michael A. Cibik2 Esq. 1500 Walnut Street, Suite 900 (VIA ECF) Philadelphia, PA 19102	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified mail <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> CM/ECF <input type="checkbox"/> Other <hr/> (as authorized by the court *)
Scott F. Waterman 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified mail <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> CM/ECF <input type="checkbox"/> Other <hr/> (as authorized by the court *)